

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
HOESSRICH, SUSAN § Case No. 15-14186  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 330,245.00  
(Without deducting any secured claims)

Assets Exempt: 138,250.00

Total Distributions to Claimants: 3,522.39

Claims Discharged

Without Payment: 85,444.43

Total Expenses of Administration: 3,477.61

3) Total gross receipts of \$ 7,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 368,424.25	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	3,477.61	3,477.61	3,477.61
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	89,585.84	79,727.45	79,727.45	3,522.39
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 458,010.09</b>	<b>\$ 83,205.06</b>	<b>\$ 83,205.06</b>	<b>\$ 7,000.00</b>

4) This case was originally filed under chapter 7 on 04/21/2015 . The case was pending for 25 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/10/2017 By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Other: Campground lot Location: Sugar Shores 9938	1129-000	7,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 7,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	North Shore Bank 15700 W. Bluemound Rd Brookfield, WI 53005		28,424.25	NA	NA	0.00
	PNC Mortgage 3232 Newmark Dr Miamisburg, OH 45342		340,000.00	NA	NA	0.00
	<b>TOTAL SECURED CLAIMS</b>		<b>\$ 368,424.25</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
COHEN, JOSEPH E.	2100-000	NA	1,450.00	1,450.00	1,450.00
COHEN, JOSEPH E.	2200-000	NA	6.79	6.79	6.79
ASSOCIATED BANK	2600-000	NA	20.39	20.39	20.39
COHEN & KROL	3110-000	NA	1,313.01	1,313.01	1,313.01
COHEN, JOSEPH	3110-000	NA	656.49	656.49	656.49
COHEN & KROL	3120-000	NA	30.93	30.93	30.93
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 3,477.61	\$ 3,477.61	\$ 3,477.61

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Fingerhut PO BOX 166 Newark, NJ 07101-0166		405.17	NA	NA	0.00
	Lake Forest Hosppital Grand Ave Lindenhurst, IL 60046		363.00	NA	NA	0.00
	Midway Emergency Physicians Mailstop 47915853 PO Box 660827 Dallas, TX 75266-0827		47.87	NA	NA	0.00
	NeuHaven Homeowner Assoc PO Box 97738 Las Vegas, NV 89193		375.00	NA	NA	0.00
	Newegg PO Box 5138 Timonium, MD 21094		968.49	NA	NA	0.00
	SamsClub PO Box 965006 Orlando, FL 32896-5006		1,279.06	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Sears PO Box 6283 Sioux Falls, SD 57117-6283		1,496.48	NA	NA	0.00
	Social Security Administration PO Box 32905 Baltimore, MD 21241-2905		4,100.00	NA	NA	0.00
	Vista Imaging Assoc. PO Box 8453 Carol Stream, IL 60197-8453		100.36	NA	NA	0.00
	Vista Imaging Assoc. PO Box 8453 Carol Stream, IL 60197-8453		74.50	NA	NA	0.00
	Vista Imaging Assoc. PO Box 8453 Carol Stream, IL 60197-8453		29.44	NA	NA	0.00
000002	CAPITAL ONE BANK (USA), N.A.	7100-000	2,408.31	2,613.85	2,613.85	115.48
000003	CAPITAL ONE BANK (USA), N.A.	7100-000	1,602.12	1,684.69	1,684.69	74.43
000004	CAPITAL ONE BANK (USA), N.A.	7100-000	667.23	737.15	737.15	32.57
000005	CAPITAL ONE, N.A.	7100-000	3,139.88	3,393.00	3,393.00	149.90
000007	COMENITY CAPITAL BANK/PAYPAL CREDIT	7100-000	NA	1,126.09	1,126.09	49.75

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NAVIENT SOLUTIONS						
000001	INC.	7100-000	64,147.15	61,197.29	61,197.29	2,703.72
000006	WELLS FARGO BANK NA	7100-000	8,381.78	8,975.38	8,975.38	396.54
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 89,585.84</b>	<b>\$ 79,727.45</b>	<b>\$ 79,727.45</b>	<b>\$ 3,522.39</b>

## ASSET CASES

Page: 1

Exhibit 8

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR

Case Name: HOESSRICH, SUSAN

For Period Ending: 05/10/17

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 04/21/15 (f)

341(a) Meeting Date: 05/22/15

Claims Bar Date: 02/06/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: Single family home Location: 1175 Kimbe Residence: Single family home Location: 1175 Kimberly Lane Antioch, IL 60002	308,000.00	0.00		0.00	FA
2. Other: Campground lot Location: Sugar Shores 9938 Other: Campground lot Location: Sugar Shores 9938 W Winslow Rd, Durand, IL 61024	9,000.00	0.00		7,000.00	FA
3. Financial Accounts Checking Account: Checking account. #5309 Location: Chase Bank 270 Park Avenue New York, NY 10017	707.00	0.00		0.00	FA
4. Financial Accounts Savings Account: Savings account. #3584 Location: Chase Bank 270 Park Avenue New York, NY 10017	1,613.00	0.00		0.00	FA
5. Household Goods Furniture: 2 bedroom sets, 1 Dining room set, 1 living room set. Location: 1175 Kimberly Lane Antioch, IL 60002	1,000.00	0.00		0.00	FA
6. Household Goods Appliances: 1 Refrigerator, 1 stove, 1 dishwasher, 1 microwave Location: 1175 Kimberly Lane Antioch, IL 60002	400.00	0.00		0.00	FA
7. Household Goods Household: Household goods, dishes Location: 1175 Kimberly Lane Antioch, IL 60002	300.00	0.00		0.00	FA
8. Household Goods Audio-Video: 2 TV's Location: 1175 Kimberly Lane Antioch, IL 60002	200.00	0.00		0.00	FA
9. Household Goods Office: 1 desk Location: 1175 Kimberly Lane Antioch, IL 60002	75.00	0.00		0.00	FA
10. Books / Collectibles	150.00	0.00		0.00	FA

## ASSET CASES

Page: 2

Exhibit 8

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR  
 Case Name: HOESSRICH, SUSAN

Trustee Name: JOSEPH E. COHEN  
 Date Filed (f) or Converted (c): 04/21/15 (f)  
 341(a) Meeting Date: 05/22/15  
 Claims Bar Date: 02/06/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Books-Music: Books, DVD's Location: 1175 Kimberly Lane Antioch, IL 60002					
11. Wearing Apparel Clothes: Misc. Clothes Location: 1175 Kimberly Lane Antioch, IL 60002	500.00	0.00		0.00	FA
12. Furs and Jewelry Jewelry: 1 wedding ring Location: 1175 Kimberly Lane Antioch, IL 60002	200.00	0.00		0.00	FA
13. Insurance Policies Insurance: Term Life Insurance Location: Northwestern Mutual Ins. 720 E Wisconsin Ave. Milwaukee, WI	0.00	0.00		0.00	FA
14. Insurance Policies Insurance: Term Life Insurance for my daughter Location: Northwestern Mutual Insurance Milwaukee, WI	0.00	0.00		0.00	FA
15. Insurance Policies Insurance: Whole Life Insurance policy for dependent grandson. Location: Country Insurance Lake Zurich, IL	300.00	0.00		0.00	FA
16. Pension / Profit Sharing Retirement: IRA Location: J.P. Morgan Securities LLC	125,000.00	0.00		0.00	FA
17. Pension / Profit Sharing Retirement: IRA	6,050.00	0.00		0.00	FA
18. Vehicles Auto: 2003 Kia Sorento 215,000 Location: 1175 Kimberly Lane Antioch, IL 60002	1,500.00	0.00		0.00	FA
19. Vehicles Fun Vehicle: Travel Trailer Location: Sugar Shores RV Resort 9938 W Winslow Rd, Durand, IL 61024	20,000.00	0.00		0.00	FA

Case No: 15-14186 ABG Judge: A. BENJAMIN GOLDGAR  
 Case Name: HOESSRICH, SUSAN

Trustee Name: JOSEPH E. COHEN  
 Date Filed (f) or Converted (c): 04/21/15 (f)  
 341(a) Meeting Date: 05/22/15  
 Claims Bar Date: 02/06/17

## ASSET CASES

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20. Animals  Animals: 1 dog, 1 cat Location: 1175 Kimberly Lane Antioch, IL 60002	0.00	0.00		0.00	FA
21. Other Miscellaneous  Timeshare Location: Christmas Mountain Village S944 CHRISTMAS MOUNTAIN ROAD WISCONSIN DELLS, WI 53965	1,000.00	0.00		0.00	FA
22. Other Miscellaneous  Timeshare Location: Grand Beach Resort 8317 Lake Bryan Beach Blvd, Orlando, Florida, 32821	1,500.00	0.00		0.00	FA
TOTALS (Excluding Unknown Values)	\$477,495.00	\$0.00		\$7,000.00	Gross Value of Remaining Assets  \$0.00 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

SENT TFR TO US TEE FOR REVIEW 2/22/17

TRUSTEE HAS SOLD CAMPSITE BACK TO DEBTOR AND WAITING AWAITING BAR DATE; TFR TO FOLLOW - 1/11/17. TRUSTEE WAITING FOR DEBTOR TO HAVE FUNDING TO PURCHASE CAMPSITE - 10/31/16. TRUSTEE TRYING TO CONFIRM DEBTOR HAS FUNDS FOR SALE -M 7/30/16. NO CHANGE - 4/30/16. TRUSTEE TO FILE MOTION TO SELL - 01/20/16. DEBTOR IS MAKING OFFER TO KEEP CAMPSITE - Oct. 31, 2015. TRUSTEE INVESTIGATING VALUE OF CAMPGROUND SITE - July 30, 2015.

Initial Projected Date of Final Report (TFR): 05/31/17

Current Projected Date of Final Report (TFR): 05/31/17

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14186 -ABG  
 Case Name: HOESSRICH, SUSAN

Taxpayer ID No: \*\*\*\*\*4380

For Period Ending: 05/10/17

Trustee Name: JOSEPH E. COHEN  
 Bank Name: ASSOCIATED BANK  
 Account Number / CD #: \*\*\*\*\*2572 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/16/16	2	SUSAN HOESSRICH	BALANCE FORWARD	1129-000	7,000.00		0.00
01/09/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	7,000.00
02/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.39	6,990.00
04/03/17	300001	JOSEPH COHEN, Attorney 105 W. Madison, Ste 1100 Chicago, IL 60602	Claim ADMIN, Payment 100.00000%	3110-000		656.49	6,323.12
04/03/17	300002	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Claim ADMIN 1, Payment 100.00000%			1,456.79	4,866.33
04/03/17	300003	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Fees 1,450.00 Expenses 6.79  Claim ADMIN 2, Payment 100.00000%	2100-000 2200-000		1,343.94	3,522.39
04/03/17	300004	Navient Solutions Inc. 220 Lasley Ave Wilkes-Barre, PA 18706	Fees 1,313.01 Expenses 30.93  Claim 000001, Payment 4.41804%	3110-000 3120-000		2,703.72	818.67
04/03/17	300005	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000002, Payment 4.41800%	7100-000		115.48	703.19
04/03/17	300006	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000003, Payment 4.41802%	7100-000		74.43	628.76
04/03/17	300007	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Claim 000004, Payment 4.41837%	7100-000		32.57	596.19

Page Subtotals

7,000.00

6,403.81

Ver: 20.00a

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-14186 -ABG  
Case Name: HOESSRICH, SUSAN

Taxpayer ID No: \*\*\*\*\*4380

For Period Ending: 05/10/17

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2572 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/03/17	300008	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim 000005, Payment 4.41792%	7100-000		149.90	446.29
04/03/17	300009	Wells Fargo Bank NA PO Box 10438 Des Moines IA 50306-0438	Claim 000006, Payment 4.41809% (6-1) unsecured balance	7100-000		396.54	49.75
04/03/17	300010	COMENITY CAPITAL BANK/PAYPAL CREDIT C/O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Claim 000007, Payment 4.41794%	7100-000		49.75	0.00

COLUMN TOTALS	7,000.00	7,000.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,000.00	7,000.00	
Less: Payments to Debtors	0.00		
Net	7,000.00	7,000.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****2572	7,000.00	7,000.00	0.00
	-----	-----	-----
	7,000.00	7,000.00	0.00
	=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 596.19

Ver: 20.00a